

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

JENKINS & CLAYMAN  
Eric J Clayman, Esquire  
412 White Horse Pike  
Audubon, NJ 08106  
(856) 546-9696  
Attorneys for the Debtor

In Re:

Joshua Cardona  
Holly Cardona

Debtor

Page 1 of 5



Order Filed on December 15, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-33920

Hearing Date:

Judge: Andrew B. Altenburg, Jr.

**ORDER TO EMPLOYER TO PAY TO THE  
CHAPTER 13 TRUSTEE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
ORDERED.

.....

**DATED: December 15, 2020**

Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

The above-named debtor has filed a proceeding under Chapter 13 of Title 11 of the United States Code. The debtor's future earnings have been submitted to the jurisdiction of this Court, in furtherance of the debtor's Chapter 13 plan.

NOW, THEREFORE, PURSUANT TO 11 U.S.C. § 1325(C) AND § 105, IT IS ORDERED that, until further order of this Court, the employer or other party providing income to said debtor shall deduct from the earnings or income of said debtor the following sums each pay period, beginning on the next pay day following receipt of this order, and shall deduct the same amount for each pay period thereafter, including any period for which the debtor receives periodic or lump sum payment for or on account of vacation, termination or other benefits, arising out of present or past employment of the debtor, and to forthwith remit the sum so deducted to the Chapter 13 Standing Trustee.

**Debtor's Employer and Address:**

Schweiger Dermatology Group  
Attn: Payroll Department  
8001 US-130  
Delran, New Jersey 08075

**Trustee to Whom Payments Must be Forwarded (and Address):**

Isabel C. Balboa, Trustee  
PO Box 1978  
Memphis, TN 38101

**Amount to be Deducted and Paid Per Pay Period:**

☐ Monthly ☐ Bi-Weekly ☐ Weekly \$ \$171.00 Bi-Monthly

IT IS FURTHER ORDERED that the employer or other party making payments shall note the debtor's name and bankruptcy case number on the checks to the trustee.

IT IS FURTHER ORDERED that said employer or other party shall notify said trustee and mortgagee(s) if the earnings or income of said debtor are terminated, and the reasons for such termination.

IT IS FURTHER ORDERED that all earnings and wages of the debtor, except the amounts required to be withheld by the provisions of any laws of the United States, the laws of any State or political subdivision, or by any insurance, pension or union dues agreement between employer and the debtor, or by the order of this court, shall be paid to the debtor in accordance with employer's usual payroll procedure.

IT IS FURTHER ORDERED that no deduction for or on account of any garnishment, wage assignment, credit union or other purpose not specifically authorized by this Court shall be made from the earnings of said debtor.

IT IS FURTHER ORDERED that an order dismissing the debtor's bankruptcy case shall constitute a termination of the requirement to make payments under this order.

IT IS FURTHER ORDERED that this order supersedes previous orders, if any, made to the subject employer or other party in this cause.

IT IS FURTHER ORDERED that the attorney for the debtor shall serve copies of this order on the employer or other party, the trustee, and the mortgagee(s) within seven (7) days.

**IT IS A VIOLATION OF 15 U.S.C. § 1674 AND N.J.S.A. 2A:170-90.4 FOR AN EMPLOYER TO DISCHARGE AN EMPLOYEE OR TAKE ANY OTHER DISCIPLINARY ACTION BECAUSE OF A WAGE GARNISHMENT. AN EMPLOYER VIOLATING SAID STATUTES IS SUBJECT TO FINES AND IMPRISONMENT.**

*rev.12/1/09*

In re:  
Joshua Cardona  
Holly Cardona  
Debtor(s)

Case No. 18-33920-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 2

Date Rcvd: Dec 15, 2020

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Joshua Cardona, Holly Cardona, 154 E. Washington Street, Riverside, NJ 08075-3816

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Money Source Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Debtor Joshua Cardona jenkins.clayman@verizon.net connor@jenkinsclayman.com
Eric Clayman	on behalf of Joint Debtor Holly Cardona jenkins.clayman@verizon.net connor@jenkinsclayman.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jennifer R. Gorchow	

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Dec 15, 2020

Form ID: pdf903

Total Noticed: 1

on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com

Rebecca Ann Solarz

on behalf of Creditor The Money Source Inc. rsolarz@kmlawgroup.com

Steven P. Kelly

on behalf of Creditor The Money Source Inc. skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9